



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [VERITEX HOLDINGS, INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [9,757,249](#)

Peer Group Number: [2](#) Number in Peer Group: [152](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[VERITEX HOLDINGS, INC.](#)
[8214 WESTCHESTER DRIVE, SUITE 400](#)

[DALLAS, TX 75225](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)		9,324,727			8,494,078			7,942,112			3,132,760			1,977,146	
Net income (\$000)		139,584			73,883			90,739			39,341			15,153	
Number of BHCs in peer group		152			147			146			154			320	
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.02	2.85	66	3.14	2.96	65		3.21		3.68	3.33	76	3.49	3.41	60
+ Non-interest income	0.61	0.94	29	0.50	0.98	24	0.37	0.90	16	0.36	0.90	15	0.36	0.86	12
- Overhead expense	1.78	2.37	14	1.96	2.48	22	2.21	2.59	32	2.21	2.58	31	2.16	2.83	14
- Provision for credit losses	-0.05	-0.01	37	0.67	0.38	83	0.27	0.12	87	0.21	0.12	79	0.26	0.11	89
+ Securities gains (losses)	0	0.01	8	0.03	0.02	72	-0.02	0.01	2	0	0	25	0.01	0.01	71
+ Other tax equivalent adjustments	0	0	42	0	0	54		0		0	0	80	0	0	47
= Pretax net operating income (tax equivalent)	1.90	1.64	69	1.05	1.22	40		1.53		1.61	1.55	57	1.44	1.38	55
Net operating income	1.50	1.25	78	0.87	0.97	42	1.14	1.19	44	1.26	1.22	53	0.77	0.86	41
Net income	1.50	1.25	78	0.87	0.97	42	1.14	1.19	44	1.26	1.22	53	0.77	0.86	41
Net income (Subchapter S adjusted)		1.37			1.27			1.41			1.41				1.01
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.71	3.34	77	4.19	3.78	85		4.49		5.21	4.38	91	4.42	4.17	73
Interest expense	0.42	0.28	81	0.73	0.57	69	1.32	1.02	79	1.08	0.81	80	0.61	0.52	65
Net interest income (tax equivalent)	3.30	3.05	72	3.46	3.17	70		3.45		4.13	3.58	85	3.81	3.65	63
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.34	0.06	94	0.32	0.11	86	0.19	0.11	76	0.01	0.09	22	0.06	0.10	46
Earnings coverage of net loan and lease losses (X)	7.21	-14.44	36	7.05	33.55	25	12.56	22.46	40	364.36	29.27	95	40.07	22.97	75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.05	1.26	28	1.55	1.35	72	0.50	0.94	7	0.75	0.94	29	0.57	1.12	4
Allowance for loan and lease losses / Total loans and leases	1.05	1.25	30	1.54	1.33	72	0.50	0.93	8	0.75	0.93	29	0.57	1.11	4
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.49	70	1.23	0.67	83	0.60	0.56	62	0.97	0.57	83	0.04	0.80	3
30–89 days past due loans and leases / Total loans and leases	0.16	0.21	48	0.26	0.26	58	0.32	0.31	60	0.23	0.32	40	0.69	0.39	81
Liquidity and Funding															
Net noncore funding dependence	15.14	-5.41	94	16.27	0.77	88	18.93	10.70	79	12.49	13.54	44	8.75	9.50	48
Net short-term noncore funding dependence	0.63	-7.77	77	4.20	-3.25	75	7.67	5.88	56	11.06	8.57	56	7.83	4.58	64
Net loans and leases / Total assets	75.16	64.16	84	75.95	69.27	76	74.24	72.36	55	79.09	73.30	72	76.32	71.35	62
Capitalization															
Tier 1 leverage ratio	9.05	9.54	38	9.43	9.65	47	10.17	10.39	49	12.04	10.37	83	12.92	10.22	89
Holding company equity capital / Total assets	13.48	10.31	91	13.64	10.51	91	14.97	11.37	94	16.54	11.21	98	16.60	10.24	97
Total equity capital (including minority interest) / Total assets	13.48	10.36	91	13.64	10.57	91	14.97	11.43	94	16.54	11.30	97	16.60	10.27	97
Common equity tier 1 capital / Total risk-weighted assets	8.58	12.48	2		12.44		10.60	12.50	19	11.80	12.37	51	12.07	12.55	51
Net loans and leases / Equity capital (X)	5.58	6.35	32	5.57	6.79	24	4.96	6.55	17	4.78	6.70	10	4.60	7.09	9
Cash dividends / Net income	26.18	22.04	53	46.10	29.42	73	29.53	25.65	52	0	24.05	9	0.28	27.62	23
Cash dividends / Net income (Subchapter S adjusted)		53.82			39.66			93.20			35.12			24.88	
Growth Rates															
Assets	10.62	9.64	54	10.89	16.11	28	147.92	8.66	99	8.94	9.35	62	109.10	7.50	99
Equity capital	9.28	7.16	66	1.06	8.42	13	124.41	12.19	99	8.53	12.50	46	104.50	9.01	98
Net loans and leases	9.45	2.51	81	13.45	9.99	64	132.73	8.63	99	12.89	10.51	68	127.39	9.85	99
Noncore funding	19.74	-20.94	93	-2.68	-12.78	66	265.21	4.16	99	24.81	6.76	76	109.38	-18.86	97
Parent Company Ratios															
Short-term debt / Equity capital	0	0	48	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	45
Long-term debt / Equity capital	15	6.32	77	19.32	5.67	87	9.70	3.86	76	0.94	3.76	59	1.02	2.87	65
Equity investment in subsidiaries / Equity capital	113.78	105.13	78	110.99	104.49	75	108.27	104.21	68	95.53	104.10	15	94.01	105.10	11
Cash from ops + noncash items + op expense / Op expense + dividends	19.67	167.98	7	147.54	138.81	67	140.38	152.31	57	-32.43	123.74	2	90.61	117.27	28

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	280,526	286,583	340,813	134,459	73,794	-2.11	527.83
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	280,526	286,583	340,813	134,459	73,794	-2.11	527.83
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	280,526	286,583		134,459	73,794	-2.11	527.83
Investment interest income (tax equivalent).....	33,038	31,781		6,840	3,755	3.96	2132.30
Interest on balances due from depository institutions.....	589	1,221	5,539	3,149	2,287	-51.76	17.10
Interest income on other earning assets.....	3,107	2,996	2,693	855	307	3.70	1305.88
Total interest income (tax equivalent).....	317,260	322,581		145,303	80,143	-1.65	576.66
Interest on time deposits of \$250K or more	4,072	8,170	14,934	2,826	1,062	-50.16	
Interest on time deposits < \$250K.....	5,007	15,508	23,741	6,638	1,759	-67.71	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,858	13,233	40,355	17,849	7,058	-48.18	91.72
Interest on other borrowings and trading liabilities.....	8,431	11,931	14,659	2,423	857	-29.34	1130.80
Interest on subordinated debt and mandatory convertible securities	11,333	7,210		308	309	57.18	3579.55
Total interest expense.....	35,701	56,052	93,689	30,044	11,045	-36.31	532.88
Net interest income (tax equivalent).....	281,559	266,529		115,259	69,098	5.64	582.65
Non-interest income.....	56,821	42,069	29,435	11,139	7,056	35.07	806.38
Adjusted operating income (tax equivalent)	338,380	308,598		126,398	76,154	9.65	612.17
Overhead expense.....	165,592	166,236	175,631	69,259	42,788	-0.39	527.48
Provision for credit losses.....	-4,830	56,640	21,514	6,603	5,115		
Securities gains (losses)	-211	2,615	-1,852	-64	222		
Other tax equivalent adjustments	0	0		2	0		
Pretax net operating income (tax equivalent).....	177,082	88,817		50,474	28,473	99.38	827.67
Applicable income taxes	36,722	14,203	25,121	10,896	13,028	158.55	467.84
Tax equivalent adjustments	776	731		237	292	6.16	992.96
Applicable income taxes (tax equivalent).....	37,498	14,934		11,133	13,320	151.09	473.54
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	139,584	73,883	90,739	39,341	15,153	88.93	1012.13
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	139,584	73,883	90,739	39,341	15,153	88.93	1012.13
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	139,584	73,883	90,739	39,341	15,153	88.93	1012.13
Investment securities income (tax equivalent).....	33,038	31,781		6,840	3,755	3.96	2132.30
US Treasury and agency securities (excluding mortgage-backed securities)	1,518	1,570	2,852	265	143	-3.31	5522.22
Mortgage-backed securities	17,271	18,941	21,164	4,373	2,405	-8.82	1320.31
All other securities	14,249	11,270		2,202	1,207	26.43	5912.24
Cash dividends declared.....	36,543	34,057	26,796	0	43	7.30	
Common	36,543	34,057	26,796	0	0	7.30	
Preferred.....	0	0	0	0	43		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.40	3.12	75	3.80	3.53	83		4.19		4.64	4.08	87	4.05	3.89	66
Less: Interest expense	0.38	0.26	79	0.66	0.54	67	1.18	0.95	72	0.96	0.75	74	0.56	0.48	62
Equals: Net interest income (tax equivalent)	3.02	2.85	66	3.14	2.96	65		3.21		3.68	3.33	76	3.49	3.41	60
Plus: Non-interest income	0.61	0.94	29	0.50	0.98	24	0.37	0.90	16	0.36	0.90	15	0.36	0.86	12
Equals: adjusted operating income (tax equivalent)	3.63	3.89	40	3.63	3.96	37		4.16		4.03	4.27	36	3.85	4.31	25
Less: Overhead expense	1.78	2.37	14	1.96	2.48	22	2.21	2.59	32	2.21	2.58	31	2.16	2.83	14
Less: Provision for credit losses	-0.05	-0.01	37	0.67	0.38	83	0.27	0.12	87	0.21	0.12	79	0.26	0.11	89
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	8	0.03	0.02	72	-0.02	0.01	2	0	0	25	0.01	0.01	73
Plus: other tax equivalent adjustments	0	0	42	0	0	54		0		0	0	80	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.90	1.64	69	1.05	1.22	40		1.53		1.61	1.55	57	1.44	1.38	55
Less: Applicable income taxes (tax equivalent)	0.40	0.35	64	0.18	0.27	22		0.35		0.36	0.32	59	0.67	0.50	72
Less: Minority interest	0	0	46	0	0	45	0	0	45	0	0	46	0	0	47
Equals: Net operating income	1.50	1.25	78	0.87	0.97	42	1.14	1.19	44	1.26	1.22	53	0.77	0.86	41
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	49	0	0	50
Equals: Net income	1.50	1.25	78	0.87	0.97	42	1.14	1.19	44	1.26	1.22	53	0.77	0.86	41
Memo: Net income (last four quarters)	1.50	1.26	77	0.87	0.97	41	1.14	1.19	44	1.26	1.22	53	0.77	0.87	40
Net income—BHC and noncontrolling (minority) interest	1.50	1.25	77	0.87	0.97	42	1.14	1.19	44	1.26	1.22	52	0.77	0.87	40
Margin Analysis															
Average earning assets / Average assets	91.60	93.81	20	90.72	93.47	15	89.46	93.22	8	89.04	93.23	9	91.73	93.70	20
Average interest-bearing funds / Average assets	61.45	65.01	35	64.44	68.25	38	57.76	70.66	10	63.10	70.70	23	60.97	71.97	13
Interest income (tax equivalent) / Average earning assets	3.71	3.34	77	4.19	3.78	85		4.49		5.21	4.38	91	4.42	4.17	73
Interest expense / Average earning assets	0.42	0.28	81	0.73	0.57	69	1.32	1.02	79	1.08	0.81	80	0.61	0.52	65
Net interest income (tax equivalent) / Average earning assets	3.30	3.05	72	3.46	3.17	70		3.45		4.13	3.58	85	3.81	3.65	63
Yield or Cost															
Total loans and leases (tax equivalent)	3.99	4.16	40	4.49	4.28	70		4.98		5.64	4.85	89	5.13	4.75	77
Interest-bearing bank balances	0.20	0.15	89	0.67	0.32	92	3.23	2.26	87	2.28	1.88	79	1.32	1.14	74
Federal funds sold and reverse repos	1.16	0.17	92		0.43			2.02			1.50			0.80	
Trading assets		0.32			0.80			0.49			0.70			0.52	
Total earning assets	3.71	3.40	77	4.18	3.80	79	5.33	4.47	92	5.20	4.33	91	4.40	4.08	76
Investment securities (tax equivalent)	3.12	1.75	98	3.03	2.32	90		2.74		2.77	2.69	56	2.21	2.49	31
US Treasury and agency securities (excluding mortgage-backed securities)	7.72	1.22	98	5.99	1.87	97	8.05	2.54	97	2.79	2.20	83	2.48	1.70	91
Mortgage-backed securities	2.62	1.44	97	2.59	2.05	86	2.71	2.54	72	2.41	2.44	48	1.90	2.13	24
All other securities	3.83	2.49	86	3.99	3.24	77		3.80		3.27	3.74	34	2.67	3.48	20
Interest-bearing deposits	0.34	0.27	69	0.86	0.62	81	1.70	1.13	86	1.45	0.85	91	0.86	0.53	85
Time deposits of \$250K or more	0.56	0.79	29	1.53	1.60	40	3.07	2.13	98	1.86	1.57	81			
Time deposits < \$250K	0.62	0.75	38	1.50	1.49	48	1.97	1.91	52	1.49	1.42	54			
Other domestic deposits	0.22	0.17	70	0.48	0.36	77	1.70	0.86	94	1.38	0.64	94			
Foreign deposits		0.42			1.24			2.53			1.85			0.19	
Federal funds purchased and repos	0.13	0.11	67	0.14	0.37	30	0.18	1.23	15	0	1.03	4	0	0.55	6
Other borrowed funds and trading liabilities	0.94	0.53	69	1.04	0.55	69	0	1.03	24	2.01	2.10	50	1.11	1.82	17
All interest-bearing funds	0.62	0.41	83	1.02	0.79	77	2.04	1.34	93	1.52	1.06	88	0.92	0.67	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020			12/31/2019			12/31/2018			12/31/2017				
Non-interest Income and Expenses															
Total non-interest income	56,821		42,069		29,435		11,139		7,056						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	13,429		10,472		11,709		2,338		1,731						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	1,739		1,504		651		474		379						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	7,579		5,814		4,844		3,585		3,154						
Other non-interest income.....	34,074		24,279		12,231		4,742		1,792						
Total overhead expenses	165,592		166,236		175,631		69,259		42,788						
Personnel expense.....	94,748		79,453		100,311		31,138		20,828						
Net occupancy expense.....	15,146		14,185		14,213		10,679		5,618						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	10,057		10,790		10,887		3,467		964						
Other operating expenses.....	45,641		61,808		50,220		23,975		15,378						
Fee income on mutual funds and annuities.....	0		0		0		0		4						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	693		636		660		333		318						
Average personnel expense per employee.....	136.72		124.93		151.99		93.51		65.50						
Average assets per employee.....	13,455.59		13,355.47		12,033.50		9,407.69		6,217.44						
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	0.54	36	0	0.51	36	0	0.66	35	0	1.69	17	0.06	1.71	42
Overhead expenses / Net Interest Income + non-interest income	49.05	60.88	8	54	61.22	18	55.84	61.79	23	54.90	61.22	21	56.40	66.76	14
Percent of Average Assets															
Total overhead expense	1.78	2.37	14	1.96	2.48	22	2.21	2.59	32	2.21	2.58	31	2.16	2.83	14
Personnel expense.....	1.02	1.37	14	0.94	1.42	13	1.26	1.50	30	0.99	1.46	14	1.05	1.63	6
Net occupancy expense.....	0.16	0.28	6	0.17	0.30	6	0.18	0.32	8	0.34	0.31	63	0.28	0.34	30
Other operating expenses.....	0.60	0.70	30	0.85	0.73	72	0.77	0.76	53	0.88	0.79	63	0.83	0.84	48
Overhead less non-interest income	1.17	1.39	27	1.46	1.44	51	1.84	1.65	66	1.86	1.65	68	1.81	1.92	38
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	48.94	60	9	53.87	58.93	22		59.91		54.79	60.51	24	56.19	65.60	16
Personnel expense.....	28	34.64	17	25.75	33.88	11		34.17		24.63	34.42	8	27.35	37.78	5
Net occupancy expense.....	4.48	7.36	6	4.60	7.04	11		7.50		8.45	7.33	72	7.38	7.92	42
Other operating expenses.....	16.46	17.56	41	23.53	17.57	88		17.93		21.71	18.28	81	21.46	19.55	69
Total non-interest income	16.79	24.76	27	13.63	23.45	24		19.83		8.81	20.30	10	9.27	19.48	11
Fiduciary activities income	0	2.32	21	0	1.45	22		1.61		0	1.95	20	0	1.39	26
Service charges on domestic deposit accounts	3.97	3.11	67	3.39	2.67	67		3.21		1.85	3.58	21	2.27	4.07	28
Trading revenue.....	0	0.07	39	0	0.10	39		0.07		0	0.03	46	0	0	47
Investment banking fees and commissions.....	0	0.92	16	0	1.03	17		0.91		0	0.85	12	0	0.62	15
Insurance activities revenue.....	0	0.64	21	0	0.41	22		0.37		0	0.46	19	0	0.55	19
Venture capital revenue.....	0	0	48	0	0	48		0		0	0	49	0	0	49
Net servicing fees	0.51	0.47	72	0.49	0	80		0.22		0.38	0.52	60	0.50	0.47	66
Net securitization income	0	0	47	0	0	48		0		0	0	49	0	0	50
Net gain (loss) - sales of loans, OREO, and other assets	2.24	4.52	41	1.88	5.55	37		2.27		2.84	1.98	71	4.14	2.46	78
Other non-interest income.....	10.07	8.76	69	7.87	7.76	60		7.41		3.75	7.05	16	2.35	6.83	6
Overhead less non-interest income	32.14	34.71	38	40.24	34.63	60		39.47		45.98	39.75	70	46.92	45.44	59
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.74	21.61	38	15.99	20.30	21		21.51		21.59	18.37	67	45.76	30.92	78
Applicable income tax + TE / Pretax net operating income + TE	21.18	21.64	37	16.81	22.51	13		23.31		22.06	21.35	50	46.78	37.44	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	4,769,963	4,292,937	4,020,281	1,788,883	1,562,755	11.11	579.87	
Commercial and industrial loans	1,612,767	1,762,852	1,610,430	760,360	688,264	-8.51	453.42	
Loans to individuals	9,991	12,894	17,198	6,959	8,566	-22.51	146.14	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	6	17	412	0	-100.00		
Other loans and leases	1,018,309	736,223	287,100	153	1,086	38.32	999999.00	
Less: Unearned income	0	0	0	15	27		-100.00	
Loans and leases, net of unearned income	7,411,030	6,804,912	5,935,285	2,556,752	2,260,644	8.91	643.30	
Less: Allowance for loan and lease losses	77,754	105,084	29,834	19,255	12,808	-26.01	812.18	
Net loans and leases	7,333,276	6,699,828	5,905,451	2,537,497	2,247,836	9.45	641.84	
Debt securities that reprice or mature in over 1 year	942,251	988,963	934,321	252,331	214,916	-4.72	928.30	
Mutual funds and equity securities	11,038	11,363	11,122	0	0		-2.86	
Subtotal	8,286,565	7,700,154	6,850,894	2,789,828	2,462,752	7.62	667.16	
Interest-bearing bank balances	335,761	186,488	186,399	64,850	110,801	80.04	53.20	
Federal funds sold and reverse repos	102,288	0	0	0	0			
Debt securities that reprice or mature within 1 year	110,243	66,238	63,009	10,364	13,201	66.43	908.90	
Trading assets	0	0	0	0	0			
Total earning assets	8,834,857	7,952,880	7,100,302	2,865,042	2,586,754	11.09	574.29	
Non-interest-bearing cash and due from depository institutions	44,023	44,337	65,151	19,599	38,577	-0.71	181.64	
Premises, fixed assets, and leases	126,331	129,938	118,536	78,409	80,370	-2.78	625.50	
Other real estate owned	0	2,337	5,995	0	449	-100.00	-100.00	
Investment in unconsolidated subsidiaries	68,224	6,124	5,755	352	352	1014.04	73259.14	
Intangible and other assets	683,814	685,255	658,968	245,148	238,754	-0.21	960.79	
Total assets	9,757,249	8,820,871	7,954,707	3,208,550	2,945,256	10.62	592.74	
Quarterly average assets	9,761,354	8,696,702	8,018,341	3,248,392	2,691,288	12.24	646.92	
Average loans and leases (YTD)	7,024,593	6,378,636	5,884,270	2,382,149	1,437,930	10.13	660.03	
Memoranda								
Loans held-for-sale	26,007	21,414	14,080	1,258	27,154	21.45	399.37	
Loans not held-for-sale	7,385,023	6,783,498	5,921,205	2,555,494	2,233,490	8.87	644.58	
Real estate loans secured by 1–4 family	548,257	534,568	553,823	299,175	253,494	2.56	277.21	
Commercial real estate loans	4,166,001	3,744,525	3,449,519	1,479,180	1,299,875	11.26	660.23	
Construction and land development	1,062,917	696,970	633,845	324,863	280,523	52.51	553.64	
Multifamily	310,132	424,962	320,041	51,285	93,995	-27.02	2012.18	
Nonfarm nonresidential	2,792,952	2,622,593	2,495,633	1,103,032	925,357	6.50	653.43	
Real estate loans secured by farmland	55,705	13,844	16,939	10,528	9,386	302.38	574.23	
Total investment securities	1,063,532	1,066,564	1,008,452	262,695	228,117	-0.28	937.00	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	18,143	25,741	31,675	8,708	10,820	-29.52	2506.75	
Municipal securities	152,109	147,926	101,215	39,947	55,477	2.83	983.24	
Mortgage-backed securities	628,808	703,364	785,468	187,081	143,366	-10.60	622.39	
Asset-backed securities	44,922	0	0	492	624		5696.39	
Other debt securities	208,512	178,170	78,972	26,467	17,830	17.03		
Mutual funds and equity securities	11,038	11,363	11,122	0	0	-2.86		
Available-for-sale securities	993,058	1,024,329	964,365	262,695	228,117	-3.05	868.28	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	18,143	25,741	31,675	8,708	10,820	-29.52	2506.75	
Municipal securities	123,930	125,656	78,680	39,947	55,477	-1.37	782.57	
Mortgage-backed securities	597,551	694,762	775,038	187,081	143,366	-13.99	586.48	
Asset-backed securities	44,922	0	0	492	624		5696.39	
Other debt securities	208,512	178,170	78,972	26,467	17,830	17.03		
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	2,010	3,411	1,845			-41.07		
Available-for-sale securities appreciation (depreciation)	31,603	55,011	22,234	-3,709	-1,620	-42.55		
Structured notes, fair value	180,226	122,409	0	0	0	47.23		
Pledged securities	321,728	110,465	103,987	6,541	3,604	191.25	16806.36	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	2,511,158	2,097,600	1,556,946	626,283	652,218	19.72	666.50
NOW, ATS and transaction accounts	579,406	453,111	388,877	146,969	171,974	27.87	732.85
Time deposits less brokered deposits < \$250K	555,177	731,407	815,763	287,319	236,897	-24.09	
MMDA and other savings accounts	2,696,906	2,505,346	2,266,095	1,166,192	1,028,512	7.65	356.24
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	6,342,647	5,787,464	5,027,681	2,226,763	2,089,601	9.59	536.94
Time deposits of \$250K or more	840,100	533,303	575,830	161,475	165,116	57.53	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	4,069	2,225	2,353	0	15,000	82.88	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	27,561	0	75,000	25,000	68,000	175.61	
Other borrowings w/remaining maturity over 1 year	750,001	777,718	602,870	3,019	3,164	-3.56	2549.62
Brokered deposits < \$250K	181,303	192,580	291,285	234,190	88,195	-5.86	
Noncore funding	1,803,034	1,505,826	1,547,338	423,684	339,475	19.74	1012.06
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	227,764	262,778	145,571	16,691	16,689	-13.32	2734.65
Other liabilities	68,725	61,427	43,320	10,774	10,562	11.88	1893.76
Total liabilities	8,442,170	7,617,495	6,763,910	2,677,912	2,456,327	10.83	621.91
 Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	560	555	511	243	241	0.90	268.42
Common surplus	1,142,758	1,126,437	1,117,879	449,427	445,517	1.45	441.15
Retained earnings	275,273	172,232	147,911	83,968	44,627	59.83	839.79
Accumulated other comprehensive income	64,070	56,225	19,061	-2,930	-1,280	13.95	
Other equity capital components	-167,582	-152,073	-94,565	-70	-176		
Total holding company equity capital	1,315,079	1,203,376	1,190,797	530,638	488,929	9.28	450.04
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,315,079	1,203,376	1,190,797	530,638	488,929	9.28	450.04
Total liabilities and capital	9,757,249	8,820,871	7,954,707	3,208,550	2,945,256	10.62	592.74
 Memoranda							
Non-interest-bearing deposits	2,511,158	2,097,600	1,556,946	626,283	652,218	19.72	666.50
Interest-bearing deposits	4,852,892	4,415,747	4,337,850	1,996,145	1,690,694	9.90	512.73
Total deposits	7,364,050	6,513,347	5,894,796	2,622,428	2,342,912	13.06	557.72
Long-term debt that reprices within 1 year	0	0	0	8,008	3,164		-100.00
 Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,203,376	1,190,797	530,638	488,929	239,089		
Accounting restatements	0	-15,505	0	0	0		
Net income	139,584	73,883	90,739	39,341	15,153		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	16,903	9,229	25,590	4,502	234,744		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	15,509	57,470	94,533	0	0		
Changes incident to business combinations	0	0	643,111	0	0		
Less: Dividends declared	36,543	34,057	26,796	0	43		
Change in other comprehensive income	7,845	37,164	21,991	-1,650	195		
Changes in debit to ESOP liability	0	0	0	109	109		
Other adjustments to equity capital	-577	-665	57	-593	-318		
Holding company equity capital, ending balance	1,315,079	1,203,376	1,190,797	530,638	488,929		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct									
Percent of Total Assets															
Real estate loans	48.89	47.29	55	48.67	48.33	52	50.54	52.67	43	55.75	53.63	53	53.06	55.36	42
Commercial and industrial loans	16.53	10.08	84	19.99	13.47	81	20.24	11.45	83	23.70	11.42	89	23.37	9.48	94
Loans to individuals	0.10	2.29	12	0.15	2.29	18	0.22	2.71	23	0.22	2.65	17	0.29	1.81	19
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	44	0	0	44	0	0	46
Agricultural loans.....	0	0.46	16	0	0.43	35	0	0.53	35	0.01	0.47	41	0	0.93	15
Other loans and leases.....	10.44	1.08	96	8.35	1.39	91	3.61	1.08	85	0	2.64	7	0.04	1.43	16
Net loans and leases.....	75.16	64.16	84	75.95	69.27	76	74.24	72.36	55	79.09	73.30	72	76.32	71.35	62
Debt securities over 1 year.....	9.66	17.60	24	11.21	13.53	40	11.75	13.66	40	7.86	13.20	21	7.30	15.36	19
Mutual funds and equity securities	0.11	0.07	78	0.13	0.05	77	0.14	0.06	79	0	0.05	19	0	0.07	24
Subtotal	84.93	82.59	56	87.29	83.47	70	86.12	86.76	38	86.95	87.24	39	83.62	87.20	23
Interest-bearing bank balances	3.44	7.80	33	2.11	6.78	19	2.34	2.97	50	2.02	2.30	57	3.76	3.04	66
Federal funds sold and reverse repos	1.05	0.05	94	0	0.02	38	0	0.03	36	0	0.01	38	0	0.05	33
Debt securities 1 year or less	1.13	1.75	53	0.75	2.03	33	0.79	2.10	34	0.32	2.14	21	0.45	1.73	20
Trading assets	0	0.02	38	0	0.04	38	0	0.03	38	0	0.02	38	0	0	46
Total earning assets.....	90.55	93.39	12	90.16	92.98	12	89.26	92.39	10	89.29	92.24	11	87.83	92.71	3
Non-interest cash and due from depository institutions.....	0.45	0.87	16	0.50	1.07	17	0.82	1.14	29	0.61	1.25	20	1.31	1.51	40
Other real estate owned.....	0	0.02	19	0.03	0.03	63	0.08	0.04	76	0	0.04	9	0.02	0.10	31
All other assets.....	9	5.67	94	9.34	5.87	93	9.92	6.41	93	10.10	6.39	94	10.86	5.65	97
Memoranda															
Short-term investments	5.62	10.52	29	2.87	9.38	11	3.14	5.36	37	2.34	4.70	34	4.21	5.23	47
U.S. Treasury securities.....	0	0.69	21	0	0.19	31	0	0.29	28	0	0.37	27	0	0.19	34
US agency securities (excluding mortgage-backed securities)	0.19	1.83	26	0.29	1.28	34	0.40	1.25	41	0.27	1.67	34	0.37	2.45	22
Municipal securities	1.56	3.67	39	1.68	2.96	46	1.27	2.58	40	1.25	2.66	40	1.88	4.75	33
Mortgage-backed securities	6.44	10.07	32	7.97	8.52	52	9.87	9.38	55	5.83	8.73	36	4.87	7.57	37
Asset-backed securities	0.46	0.43	77	0	0.35	32	0	0.30	34	0.02	0.26	69	0.02	0.06	76
Other debt securities	2.14	0.67	85	2.02	0.60	87	0.99	0.53	76	0.82	0.52	74	0.61	0.38	74
Loans held-for-sale.....	0.27	0.28	71	0.24	0.58	47	0.18	0.39	54	0.04	0.29	37	0.92	0.20	89
Loans held for investment	75.69	64.47	84	76.90	69.07	81	74.44	72.01	55	79.65	73.24	74	75.83	71.61	60
Real estate loans secured by 1–4 family	5.62	13.45	17	6.06	14.47	18	6.96	16.02	17	9.32	16.83	25	8.61	17.85	18
Revolving	0.55	1.60	25	0.32	1.79	17	0.47	2.24	17	0.78	2.43	24	0.75	2.52	21
Closed-end, secured by first liens	5	11.44	20	5.64	12.11	22	6.34	13.07	23	8.24	13.60	30	7.49	14.46	21
Closed-end, secured by junior liens	0.07	0.22	26	0.10	0.27	29	0.15	0.37	31	0.31	0.41	50	0.37	0.50	44
Commercial real estate loans	42.70	30.90	87	42.45	30.65	85	43.36	33.26	77	46.10	33.39	81	44.13	33.57	82
Construction and land development	10.89	4.37	96	7.90	4.32	87	7.97	5	78	10.12	4.78	89	9.52	5.56	86
Multifamily	3.18	4.79	46	4.82	5.03	64	4.02	4.76	59	1.60	5.12	21	3.19	3.41	56
Nonfarm nonresidential	28.62	20.52	84	29.73	19.97	89	31.37	21.85	83	34.38	21.85	92	31.42	23.49	80
Real estate loans secured by farmland	0.57	0.95	60	0.16	0.85	50	0.21	0.95	47	0.33	0.88	54	0.32	1.68	41

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct									
	64.36	73.64	23	63.09	69.38	31	67.74	72.74	38	69.97	72.88	41	69.13	77.78	24
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	64.36	73.64	23	63.09	69.38	31	67.74	72.74	38	69.97	72.88	41	69.13	77.78	24
Real estate loans secured by 1–4 family.....	7.40	20.95	13	7.86	20.91	16	9.33	22.29	17	11.70	23.13	22	11.21	25.19	15
Revolving	0.72	2.54	22	0.41	2.61	15	0.64	3.13	18	0.97	3.34	23	0.97	3.52	20
Closed-end.....	6.68	18.13	15	7.44	17.94	20	8.70	18.71	20	10.73	19.33	23	10.24	21.26	19
Commercial real estate loans	56.21	48.47	74	55.03	44.23	81	58.12	46.16	79	57.85	45.57	80	57.50	47.26	77
Construction and land development.....	14.34	6.90	92	10.24	6.26	83	10.68	6.97	75	12.71	6.53	87	12.41	7.86	81
1–4 family.....	2.23	1.50	75	1.58	1.14	70	1.80	1.47	68	3.08	1.52	81	3.57	2.19	78
Other.....	12.11	5.34	94	8.67	4.94	88	8.88	5.34	81	9.62	4.90	88	8.84	5.49	80
Multifamily.....	4.18	7.23	35	6.24	7.01	58	5.39	6.42	55	2.01	6.76	18	4.16	4.72	53
Nonfarm nonresidential	37.69	32.22	70	38.54	29.04	82	42.05	30.59	83	43.14	30.16	87	40.93	33.14	75
Owner-occupied.....	8.98	11.23	33	10.56	10	55	11.95	10.68	61	12.57	10.31	67	14.12	13.85	50
Other.....	28.71	20.58	81	27.98	18.53	85	30.09	19.36	86	30.58	19.35	88	26.81	18.78	81
Real estate loans secured by farmland.....	0.75	1.57	56	0.20	1.30	49	0.29	1.38	46	0.41	1.27	51	0.42	2.46	40
Loans to depository institutions and acceptances of other banks.....	0	0	46	0	0	45	0	0	44	0	0	44	0	0	46
Commercial and industrial loans	21.76	15.94	76	25.91	19.85	72	27.13	16.16	83	29.74	16.21	85	30.45	13.36	93
Loans to individuals	0.13	3.85	12	0.19	3.53	17	0.29	4	22	0.27	3.89	16	0.38	2.61	19
Credit card loans	0	0.03	33	0	0.03	33	0	0.04	32	0	0.04	32	0.05	0.05	75
Agricultural loans.....	0	0.79	16	0	0.69	35	0	0.78	35	0.02	0.69	41	0	1.32	15
Other loans and leases.....	13.74	1.70	94	10.82	2.07	89	4.84	1.48	86	0.01	3.74	7	0.05	2.04	15
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	530.22	473.67	63	498.29	473.75	58	501.59	493.53	55	459.36	505.61	36	462.99	515.56	37
Real estate loans secured by 1–4 family.....	60.94	134.51	21	62.05	142.34	22	69.10	151.03	23	76.82	161.34	23	75.10	167.40	17
Revolving	5.94	16.12	26	3.26	17.81	17	4.71	21.25	18	6.40	23.52	23	6.51	24.02	21
Closed-end.....	55	116.85	22	58.79	122.21	25	64.39	127.10	23	70.43	134.73	26	68.59	141.11	21
Commercial real estate loans	463.09	311.38	90	434.64	302.08	87	430.38	311.74	82	379.83	316.03	72	385.11	313.73	75
Construction and land development.....	118.15	44.02	96	80.90	42.85	87	79.08	46.63	83	83.42	44.92	84	83.11	52.22	82
1–4 family.....	18.39	9.60	81	12.44	7.52	74	13.30	9.52	68	20.23	10.21	83	23.88	14.48	80
Other.....	99.76	34.06	97	68.46	33.94	91	65.78	35.90	87	63.19	33.75	89	59.23	36.50	81
Multifamily.....	34.47	46.60	50	49.33	48.67	64	39.93	44.76	59	13.17	48.38	19	27.85	31.78	53
Nonfarm nonresidential	310.46	207.28	86	304.41	198.42	87	311.37	206.64	85	283.24	208.15	80	274.15	220.76	75
Owner-occupied.....	73.98	71.93	56	83.39	67.98	70	88.53	71.54	69	82.50	70.68	63	94.57	92.16	52
Other.....	236.48	131.36	94	221.02	125.78	87	222.84	130.65	89	200.74	134.17	81	179.58	125.60	82
Real estate loans secured by farmland.....	6.19	9.66	60	1.61	8.35	49	2.11	8.66	48	2.70	8.13	50	2.78	16.06	41
Loans to depository institutions and acceptances of other banks.....	0	0.01	46	0	0.03	45	0	0.01	44	0	0.01	44	0	0	46
Commercial and industrial loans	179.27	100.58	86	204.62	133.93	79	200.92	106.70	87	195.25	107.07	86	203.91	89.32	92
Loans to individuals	1.11	23.11	13	1.50	22.15	18	2.15	24.83	23	1.79	24.45	16	2.54	17.46	18
Credit card loans	0	0.19	33	0	0.20	33	0	0.24	32	0	0.24	32	0.33	0.30	74
Agricultural loans.....	0	4.60	16	0	4.17	35	0	4.86	36	0.11	4.49	41	0	8.97	15
Other loans and leases.....	113.19	10.71	96	85.46	13.62	92	35.82	10.25	86	0.04	25.58	7	0.32	13.36	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	47.23	36.98	81	44.47	34	79	46.16	35.38	78	45.29	35.09	78	43.38	33.04	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	389.11	236.77	90	351.24	232.08	85	341.85	239.13	82	297.33	243.62	70	290.53	219.81	80
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	463.09	313.58	90	434.64	304.52	87	430.38	315.15	82	379.83	318.90	71	385.11	316	73

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct									
Percent of Total Assets															
Short-term investments	5.62	10.52	29	2.87	9.38	11	3.14	5.36	37	2.34	4.70	34	4.21	5.23	47
Liquid assets	11.57	23.21	12	10.88	19.32	16	13.43	16.28	40	8.73	15.56	16	10.31	16.43	21
Investment securities	10.90	20.27	20	12.09	16.07	36	12.68	16.41	36	8.19	16.02	14	7.75	17.57	14
Net loans and leases	75.16	64.16	84	75.95	69.27	76	74.24	72.36	55	79.09	73.30	72	76.32	71.35	62
Net loans, leases and standby letters of credit	75.83	64.54	85	76.46	69.67	74	74.58	72.78	55	79.25	73.71	72	76.64	71.85	61
Core deposits	65	80.58	5	65.61	76.49	10	63.20	71.61	19	69.40	69.97	46	70.95	74.17	33
Noncore funding	18.48	6.64	95	17.07	10.29	83	19.45	14.61	74	13.20	16.58	36	11.53	13.70	42
Time deposits of \$250K or more	8.61	2.59	96	6.05	3.37	89	7.24	4.33	83	5.03	4.28	67	5.61	4.01	74
Foreign deposits	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0.04	0.55	51	0.03	0.62	48	0.03	0.77	38	0	0.96	17	0.51	0.80	56
Secured federal funds purchased	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	-1.01	0.50	3	0.03	0.59	53	0.03	0.75	42	0	0.97	21	0.51	0.76	59
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.28	0.41	65	0	1.06	16	0.94	2.75	39	0.78	3.63	30	2.31	2.25	60
Earning assets that reprice within 1 year	54.83	30.91	94	49.64	31.93	90	68.42	33.16	95	45.34	32.35	79	48.80	28.58	92
Interest-bearing liabilities that reprice within 1 year	10.41	13.48	63	13.54	14.04	66	16.62	18.54	57	17.97	18.20	67	14.75	16.52	61
Long-term debt that reprices within 1 year	0	0.02	43	0	0.10	38	0	0.15	37	0.25	0.16	83	0.11	0.25	75
Net assets that reprice within 1 year	44.42	16.92	92	36.09	17.03	85	51.80	13.71	95	27.12	12.98	77	33.94	11.23	93
Other Liquidity and Funding Ratios															
Net noncore funding dependence	15.14	-5.41	94	16.27	0.77	88	18.93	10.70	79	12.49	13.54	44	8.75	9.50	48
Net short-term noncore funding dependence	0.63	-7.77	77	4.20	-3.25	75	7.67	5.88	56	11.06	8.57	56	7.83	4.58	64
Short-term investment / Short-term noncore funding	91.34	419.20	25	43.84	230.45	19	32.17	78.10	42	19.59	62.28	35	39.14	88.64	39
Liquid assets - short-term noncore funding / Nonliquid assets	6.13	25.37	15	4.88	16.27	25	4.26	6.90	46	-3.54	4.17	32	-0.50	9.08	27
Net loans and leases / Total deposits	99.58	75.87	95	102.86	84.20	91	100.18	90.96	78	96.76	92.88	63	95.94	87.09	72
Net loans and leases / Core deposits	115.62	80.18	96	115.76	91.10	89	117.46	102.55	78	113.95	106.50	67	107.57	97.25	69
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.24	-0.07	74	0.44	0.88	54	0.24	0.36	60	-0.47	-0.47		-0.12		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.75	0.24	92	7.03	3.63	82	2.88	1.28	86	-1	-1.95	66	-0.50	-0.83	57
Structured notes appreciation (depreciation) / Tier 1 capital	0.87	-0.05	97	0.18	0.03	91		-0.02			-0.04			-0.09	
Percent of Investment Securities															
Held-to-maturity securities	5.59	9.13	65	2.89	5.36	65	3.27	7.25	60	0	10.76	18	0	9.08	25
Available-for-sale securities	93.37	89.63	37	96.04	93.39	35	95.63	91.33	41	100	88.32	88	100	90.74	75
U.S. Treasury securities	0	3.49	21	0	1.22	31	0	2.07	28	0	2.08	27	0	1.14	34
US agency securities (excluding mortgage-backed securities)	1.71	9.21	27	2.41	8.39	36	3.14	8.16	41	3.31	11	41	4.74	15.27	29
Municipal securities	14.30	17.78	51	13.87	18.61	51	10.04	15.40	44	15.21	16.63	54	24.32	26.84	46
Mortgage-backed securities	59.12	52.46	60	65.95	54.48	66	77.89	57.07	82	71.22	54.50	74	62.85	44.70	77
Asset-backed securities	4.22	2.22	79	0	1.97	32	0	1.70	34	0.19	1.54	70	0.27	0.35	77
Other debt securities	19.61	3.93	93	16.71	4.34	87	7.83	3.73	80	10.08	3.75	81	7.82	2.43	84
Mutual funds and equity securities	1.04	0.41	82	1.07	0.44	79	1.10	0.49	80	0	0.41	19	0	0.52	24
Debt securities 1 year or less	10.37	10.21	65	6.21	13.69	36	6.25	13.55	36	3.95	13.91	29	5.79	11.43	34
Debt securities 1 to 5 years	7.21	17.78	28	7.64	20.49	27	7.32	23.43	21	19.20	23.42	47	18.59	26.06	39
Debt securities over 5 years	81.39	68.22	68	85.09	61.87	83	85.33	58.63	87	76.85	58.36	72	75.63	58.63	73
Pledged securities	30.25	36.33	46	10.36	44.55	13	10.31	43.76	15	2.49	42.20	6	1.58	44.55	6
Structured notes, fair value	16.95	0.31	98	11.48	0.03	98	0	0.09	39	0	0.15	39	0	0.29	38
Percent Change from Prior Like Quarter															
Short-term investments	116.95	30.57	85	1.33	136.94	17	231.60	32.84	91	-39.34	16.28	12	-46.11	18.52	11
Investment securities	-0.28	36.78	13	5.76	16.36	36	283.89	4.80	99	15.16	8.02	75	122.43	3.39	98
Core deposits	9.59	15.13	25	15.11	23.17	23	125.78	9.96	99	6.56	10.40	47	109.84	14.99	98
Noncore funding	19.74	-20.94	93	-2.68	-12.78	66	265.21	4.16	99	24.81	6.76	76	109.38	-18.86	97

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,525,879	3,098,174	1,945,723	962,436	606,451
Commit: Secured commercial real estate loans	2,494,278	1,565,821	753,497	496,619	300,783
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	7,884	6,061	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	65,881	44,427	27,196	5,431	9,300
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	17,682	18,245	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	22,820	4,020	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	40,502	0	54,628	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	3,896
Written options contracts (interest rate)	58,133	83,268	0	3,163	3,055
Purchased options contracts (interest rate)	41,916	41,916	0	0	0
Interest rate swaps	1,384,574	1,357,836	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	46.38	16.95	99	35.12	16.09	97	24.46	16.97	84	30	17.31	91	20.59	15.29	79
Standby letters of credit	0.68	0.31	87	0.50	0.31	76	0.34	0.36	57	0.17	0.35	29	0.32	0.41	49
Commercial and similar letters of credit	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35	0	0	43
Securities lent	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.18	0	94	0.21	0	93	0	0	47	0	0.02	44	0	0	49
Credit derivatives - notional amount (holding company as beneficiary)	0.23	0	97	0.05	0	95	0	0	48	0	0.01	46	0	0	49
Credit derivative contracts w/ purchased credit protection-investment grade	0.42	0.01	94	0	0.02	46	0.69	0.01	95	0	0.01	46	0	0	49
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	46	0	0	47	0	0	47	0	0	49
Derivative contracts	15.22	3.32	86	16.81	3.72	85	0	2.95	31	0.10	6.51	16	0.24	1.39	49
Interest rate contracts	15.22	3.25	86	16.81	3.62	85	0	2.87	31	0.10	6.40	16	0.24	1.39	49
Interest rate futures and forward contracts	0	0.07	40	0	0.20	38	0	0.08	39	0	0.25	22	0.13	0.19	70
Written options contracts (interest rate)	0.60	0.10	88	0.94	0.24	85	0	0.13	36	0.10	0.26	54	0.10	0.16	69
Purchased options contracts (interest rate)	0.43	0.01	94	0.48	0.03	93	0	0.02	45	0	0.07	40	0	0	48
Interest rate swaps	14.19	2.61	88	15.39	2.58	89	0	2.19	34	0	5.18	15	0	0.66	33
Foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
Futures and forward foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Equity, commodity, and other derivative contracts	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Written options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Purchased options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	48	0	0	49
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	64.43	27.65	99	48.57	24.20	95	33.07	24.81	80	40.40	25.18	92	42.18	22.61	94

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,484,623	1,483,020	0	3,163	6,951
Interest rate contracts	1,484,623	1,483,020	0	3,163	6,951
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	3,896
Written options	58,133	83,268	0	3,163	3,055
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	58,133	83,268	0	3,163	3,055
Purchased options	41,916	41,916	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	41,916	41,916	0	0	0
Swaps	1,384,574	1,357,836	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,484,623	1,483,020	0	3,163	6,951
Interest rate contracts	1,484,623	1,483,020	0	3,163	6,951
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,466,992	0	864,508	0	3,896
One year or less	59,598	0	117,190	0	3,896
Over 1 year to 5 years	861,845	0	670,757	0	0
Over 5 years	545,549	0	76,561	0	0
Gross negative fair value (absolute value)	4,941	13,922	0	0	0
Gross positive fair value.....	10,386	28,481	0	0	0
Held for trading.....	0	0	0	0	0
Non-traded.....	10,386	28,481	0	0	0
Current credit exposure on risk-based capital derivative contracts	8,529	0	7,862	0	0
Credit losses on derivative contracts	-578	407	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct									
	100	99.27	56	100	99.50	58		99.57		100	99.91	54	100	100	50
Percent of Notional Amount															
Interest rate contracts	0	0.15	44	0	0.19	43		0.14		0	0	46	0	0	50
Foreign exchange contracts	0	0	48	0	0	47		0.07		0	0	47	0	0	49
Futures and forwards	0	7.01	17	0	15.03	15		14.06		0	11.75	16	56.05	30.18	73
Written options	3.92	5.82	53	5.61	10.24	47		11.73		100	11.14	97	43.95	20.21	74
Exchange-traded	0	0	50	0	0	50		0		0	0	49	0	0	49
Over-the-counter	3.92	5.82	53	5.61	10.24	47		10.84		100	10.65	97	43.95	20.18	74
Purchased options	2.82	1.88	77	2.83	2.13	75		2.45		0	1.29	38	0	0.03	47
Exchange-traded	0	0	50	0	0	50		0		0	0	49	0	0	50
Over-the-counter	2.82	1.88	77	2.83	2.13	75		2.28		0	1.22	38	0	0.03	47
Swaps	93.26	82.75	55	91.56	71.83	69		64.61		0	65.42	10	0	40.44	24
Held for trading	0	24.39	32	0	16.03	34		15.01		0	13.60	38	0	2.32	44
Interest rate contracts	0	16.71	32	0	16.37	34		16.17		0	12.87	38	0	2.32	44
Foreign exchange contracts	0	0	47	0	0	47		0.11		0	0	48	0	0	50
Equity, commodity, and other contracts	0	0	49	0	0	49		0		0	0	49	0	0	50
Non-traded	100	75.61	67	100	83.97	65		84.99		100	86.40	61	100	97.68	55
Interest rate contracts	100	74.23	71	100	83.02	69		84.69		100	85.51	64	100	97.17	56
Foreign exchange contracts	0	0	46	0	0	45		0.01		0	0	47	0	0	50
Equity, commodity, and other contracts	0	0	49	0	0	48		0.01		0	0	48	0	0	49
Derivative contracts (excluding futures and forex 14 days or less)	98.81	85.18	57	0	79.60	4		80.07		0	82.85	2	56.05	72.97	32
One year or less	4.01	11.52	46	0	15.52	12		15.20		0	12.75	13	56.05	29.36	75
Over 1 year to 5 years	58.05	26.87	87	0	19.75	15		22.92		0	22.66	16	0	12.60	30
Over 5 years	36.75	38.91	42	0	32.47	13		34.12		0	36.28	14	0	14.48	32
Gross negative fair value (absolute value)	0.33	1.54	20	0.94	2.84	22		1.30		0	0.66	7	0	0.35	18
Gross positive fair value	0.70	1.36	22	1.92	2.25	45		1.14		0	1.10	3	0	0.64	11
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0	78	0.02	0.01	80	0	0	32	0	0.01	13	0	0	29
Gross positive fair value (X)	0.01	0	82	0.04	0.01	87	0	0	32	0	0.01	9	0	0	25
Held for trading (X)	0	0	43	0	0	44	0	0	44	0	0	40	0	0	47
Non-traded (X)	0.01	0	88	0.04	0	93	0	0	34	0	0.01	10	0	0	26
Current credit exposure (X)	0.01	0.01	69	0	0.02	21	0.01	0.01	68	0	0	18	0	0	37
Credit losses on derivative contracts	-0.07	0	1	0.05	0	97	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.09	0.12	58		0.27		0.11	0.10	68	0	0.06	18	0	0	37

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	105,084	29,834	19,255	12,808	8,524
Gross losses	26,390	20,973	11,320	197	840
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,409	446	385	41	9
Net losses	23,981	20,527	10,935	156	831
Provision for loan and lease losses	-3,349	56,640	21,514	6,603	5,115
Adjustments	0	39,137	0	0	0
Ending balance	77,754	105,084	29,834	19,255	12,808
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.04	-0.01	41	0.67	0.38	85	0.27	0.12	87	0.21	0.12	79	0.26	0.11	89
Provision for loan and lease losses / Average loans and leases	-0.05	-0.01	45	0.89	0.53	84	0.37	0.16	88	0.28	0.16	80	0.36	0.15	87
Provision for loan and lease losses / Net loan and lease losses	-13.97	147.24	39	275.93	672.96	30	196.74	142.73	72	4,232.69	182.69	96	615.52	178.39	90
Allowance for loan and lease losses / Total loans and leases not held for sale	1.05	1.26	28	1.55	1.35	72	0.50	0.94	7	0.75	0.94	29	0.57	1.12	4
Allowance for loan and lease losses / Total loans and leases	1.05	1.25	30	1.54	1.33	72	0.50	0.93	8	0.75	0.93	29	0.57	1.11	4
Allowance for loan and lease losses / Net loans and leases losses (X)	3.24	31.39	6	5.12	25.33	16	2.73	17.18	8	123.43	21.35	93	15.41	22.44	57
Allowance for loan and lease losses / Nonaccrual assets	156.49	459.08	21	129.58	336.78	20	100.18	315.75	18	77.81	285.36	13	2,754.41	327.65	95
ALLL / 90+ days past due + nonaccrual loans and leases	131.19	461.06	14	89.11	293.46	8	39.90	283.41	4	70.89	259.30	11	2,651.76	288.78	95
Gross loan and lease losses / Average loans and leases	0.38	0.12	92	0.33	0.16	85	0.19	0.16	66	0.01	0.15	7	0.06	0.16	26
Recoveries / Average loans and leases	0.03	0.05	47	0.01	0.04	14	0.01	0.05	12	0	0.05	4	0	0.05	1
Net losses / Average loans and leases	0.34	0.06	94	0.32	0.11	86	0.19	0.11	76	0.01	0.09	22	0.06	0.10	46
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	48	0	0	49	0	0	48	0	0	50
Recoveries / Prior year-end losses	11.49	43.82	10	3.94	42.12	3	195.43	41.80	95	4.88	51.25	2	2.70	47.06	1
Earnings coverage of net loan and lease losses (X)	7.21	-14.44	36	7.05	33.55	25	12.56	22.46	40	364.36	29.27	95	40.07	22.97	75
Net Loan and Lease Losses By Type															
Real estate loans	0.21	0.02	94	0.12	0.04	85	0	0.02	41	0	0.01	33	0	0.03	36
Real estate loans secured by 1–4 family	0.06	-0.01	96	-0.01	0.01	29	0.02	0.02	60	0	0.01	38	0	0.04	42
Revolving	-0.04	-0.01	17	0	0	54	0	0.02	47	0	0.02	44	0	0.03	42
Closed-end	0.07	-0.01	96	-0.01	0.01	25	0.02	0.02	63	0	0.01	39	0	0.04	44
Commercial real estate loans	0.24	0.03	92	0.14	0.05	83	0	0.02	44	0	0.01	41	0	0.03	44
Construction and land development	0	-0.01	61	0	0	57	0	-0.02	62	0	-0.02	57	0	-0.02	58
1–4 family	0	0	54	0	0	50	0	0	54	0	0	54	0	0	53
Other	0	-0.01	59	0	-0.01	59	0	-0.02	62	0	-0.02	60	0	-0.02	57
Multifamily	0	0	51	0	0	51	0	0	56	0	0	50	0	0	52
Nonfarm nonresidential	0.35	0.04	94	0.20	0.07	85	0	0.03	38	0	0.02	39	0	0.04	42
Owner-occupied	0.07	0.01	92	0.09	0.01	89	0	0.01	44	0	0.01	43	0	0.02	47
Other	0.28	0.03	94	0.11	0.04	80	0	0.01	41	0	0.01	47	0	0.01	48
Real estate loans secured by farmland	0	0.01	49	0	0.01	44	0	0.01	45	0	0	49	0	0.01	47
Commercial and industrial loans	0.87	0.15	94	0.87	0.20	91	0.66	0.27	86	0.02	0.18	31	0.12	0.21	54
Loans to individuals	0.43			0.66		0.19	0.74	21	0.30	0.71	30		0.71		
Credit card loans	0.87			1.71			1.89			1.65			0	1.32	10
Agricultural loans	0		0	0.01	48	0	0.02	46	0	0.03	43			0.03	
Loans to foreign governments and institutions	0													0	
Other loans and leases	0	0.24	29	0	0.44	29	0.05	0.14	60	0	0.28	30	0	0.44	34

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		11,658		17,840		18,731		5,821		15,650					
90+ days past due loans and leases		9,580		36,830		44,989		2,418		18					
Nonaccrual loans and leases		49,687		81,096		29,779		24,745		465					
Total past due and nonaccrual loans and leases		70,925		135,766		93,499		32,984		16,133					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		19,746		26,878		0		228		15					
Total restructured loans and leases		19,746		26,878		0		228		15					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		5,772		10,166		571		944		603					
Other real estate owned		0		2,337		5,995		0		449					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.16	0.21	48	0.26	0.26	58	0.32	0.31	60	0.23	0.32	40	0.69	0.39	81
90+ days past due loans and leases	0.13	0.02	92	0.54	0.04	93	0.76	0.03	98	0.09	0.03	83	0	0.02	45
Nonaccrual loans and leases	0.67	0.44	74	1.19	0.60	87	0.50	0.48	61	0.97	0.49	86	0.02	0.61	3
90+ days past due and nonaccrual loans and leases	0.80	0.48	79	1.73	0.67	95	1.26	0.54	91	1.06	0.54	85	0.02	0.66	3
30–89 days past due restructured	0	0	31	0	0	32	0	0	29	0	0.01	27	0	0.01	33
90+ days past due restructured	0	0	44	0	0	45	0	0	45	0	0	43	0	0	46
Nonaccrual restructured	0.27	0.08	86	0.39	0.09	91	0	0.07	8	0.01	0.10	22	0	0.15	18
30–89 days past due loans held for sale	0	0	49	0	0	47	0	0	47	0	0	47	0	0	49
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Nonaccrual loans held for sale	0	0	48	0	0	46	0	0	48	0	0	48	0	0	49
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.16	0.21	48	0.26	0.26	58	0.32	0.31	60	0.23	0.32	40	0.69	0.39	81
90+ days past due assets	0.13	0.02	92	0.54	0.04	93	0.76	0.03	98	0.09	0.03	83	0	0.02	45
Nonaccrual assets	0.67	0.44	74	1.19	0.60	87	0.50	0.48	61	0.97	0.49	86	0.02	0.62	3
30+ days past due and nonaccrual assets	0.96	0.71	71	2	0.95	92	1.58	0.87	86	1.29	0.88	79	0.71	1.08	34
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.61	0.31	86	1.34	0.47	94	0.94	0.39	91	0.85	0.39	89	0.02	0.48	2
90+ days past due and nonaccrual assets + other real estate owned	0.61	0.34	80	1.36	0.52	93	1.02	0.45	88	0.85	0.45	85	0.03	0.61	4
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.57	0.45	66	1.06	0.63	80	0.46	0.56	46	0.80	0.59	76	0.05	0.86	1
Allowance for loan and lease losses	71.33	59.86	65	89.07	72.10	70	121.82	92.08	70	133.41	95.97	74	11.84	114.22	2
Equity capital + allowance for loan and lease losses	3.98	4.10	56	7.15	5.64	70	2.98	4.77	33	4.67	5.09	52	0.30	7.94	1
Tier 1 capital + allowance for loan and lease losses	6.02	4.51	70	10.55	6.21	81	4.53	5.30	48	6.60	5.65	65	0.45	7.98	1
Loans and leases + other real estate owned	0.75	0.70	60	1.37	0.92	75	0.61	0.78	43	1	0.82	70	0.07	1.21	1

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 2	Pct	BHC	Peer # 3	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.15	0.18	55	0.33	0.25	68	0.24	0.28	54	0.23	0.29	51	0.59	0.37	76
	90+ days past due		0.06	0.02	85	0.51	0.04	93	0.83	0.03	96	0	0.03	19	0	0.02	28
	Nonaccrual.....		0.70	0.43	80	1.17	0.63	82	0.60	0.45	72	0.28	0.48	35	0	0.59	2
Commercial and industrial	30–89 days past due		0.25	0.19	70	0.20	0.15	69	0.56	0.22	85	0.22	0.23	62	0.93	0.23	93
	90+ days past due		0.40	0.02	98	0.85	0.02	96	0.71	0.02	97	0.32	0.02	96	0	0.01	39
	Nonaccrual.....		0.95	0.53	74	1.66	0.61	86	0.35	0.74	38	2.60	0.61	96	0.06	0.67	24
Individuals	30–89 days past due		2.90	0.53	96	1.36	0.52	86	0.68	0.60	63	0.14	0.68	27	1.04	0.61	75
	90+ days past due		0.20	0.02	94	0.18	0.02	95	0.42	0.02	96	0	0.03	31	0.21	0.02	92
	Nonaccrual.....		12.17	0.14	99	10.66	0.14	99	0.31	0.12	84	0.03	0.15	36	0.07	0.18	54
Depository institution loans	30–89 days past due		0			0			0			0					0
	90+ days past due		0			0			0			0					0
	Nonaccrual.....		0			0			0			0					0
Agricultural	30–89 days past due		0.06		0	0.07	34	0	0.10	34	0	0.11	34			0.10	
	90+ days past due		0		0	0	45	0	0	47	0	0.01	44			0	
	Nonaccrual.....		0.18		0	0.57	29	0	0.80	28	0	0.46	31			0.20	
Foreign governments	30–89 days past due		0														0
	90+ days past due		0														0
	Nonaccrual.....		0														0
Other loans and leases	30–89 days past due		0	0.31	23	0	0.67	22	0	0.28	23	0	0.18	23	0	0.18	31
	90+ days past due		0	0.01	40	0	0	40	0	0	40	0	0	41	0	0	45
	Nonaccrual.....		0	0.07	37	0	0.10	33	0	0.04	37	0	0.04	36	0	0.04	41

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 2	Pct	BHC	Peer # 3	Pct									
Memoranda																
1–4 family	30–89 days past due	0.40	0.37	61	0.62	0.46	70	0.90	0.53	78	0.13	0.52	18	0.56	0.63	51
	90+ days past due	0	0.04	61	0.80	0.06	95	0.77	0.05	96	0	0.04	22	0	0.03	31
	Nonaccrual	0.18	0.48	24	0.62	0.67	56	0.29	0.55	25	0	0.61	2	0	0.70	3
Revolving	30–89 days past due	0	0.19	13	0	0.25	13	0.96	0.36	87	0.13	0.36	38	1.88	0.37	94
	90+ days past due	0.04	0.01	88	0	0.01	41	0	0.01	37	0	0.02	37	0	0	44
	Nonaccrual	0	0.37	10	0.12	0.46	28	0	0.34	11	0	0.35	10	0	0.35	16
Closed-end	30–89 days past due	0.44	0.40	63	0.66	0.48	68	0.90	0.56	76	0.13	0.54	19	0.43	0.69	40
	90+ days past due	0	0.04	63	0.85	0.06	94	0.83	0.05	95	0	0.05	24	0	0.03	32
	Nonaccrual	0.20	0.49	28	0.65	0.69	54	0.31	0.57	28	0	0.64	3	0	0.76	4
Junior lien	30–89 days past due	0	0.01	21	0.01	0.01	69	0.01	0.02	46	0.07	0.02	87	0.01	0.02	47
	90+ days past due	0	0	44	0.01	0	91	0.03	0	97	0	0	38	0	0	44
	Nonaccrual	0	0.02	14	0.03	0.03	63	0	0.03	27	0	0.03	12	0	0.04	15
Commercial real estate	30–89 days past due	0.12	0.08	73	0.29	0.14	78	0.13	0.15	60	0.25	0.16	74	0.59	0.19	88
	90+ days past due	0.07	0.01	92	0.47	0.02	96	0.85	0.02	97	0	0.02	31	0	0.01	39
	Nonaccrual	0.77	0.37	82	1.26	0.57	85	0.65	0.34	82	0.34	0.41	56	0	0.50	8
Construction and development	30–89 days past due	0	0.09	27	0	0.16	26	0.01	0.20	47	0.09	0.17	59	0.11	0.19	63
	90+ days past due	0	0	45	0	0.01	43	0.13	0.01	93	0	0	44	0	0	45
	Nonaccrual	0	0.08	25	0	0.21	21	0.09	0.18	60	0.74	0.18	87	0	0.32	23
1–4 family	30–89 days past due	0	0.03	39	0	0.03	36	0	0.05	33	0	0.07	32	0.07	0.06	79
	90+ days past due	0	0	47	0	0	46	0.13	0	95	0	0	48	0	0	48
	Nonaccrual	0	0	44	0	0.01	42	0	0.01	40	0.12	0.04	85	0	0.03	42
Other	30–89 days past due	0	0.04	30	0	0.09	30	0.01	0.12	57	0.09	0.06	77	0.04	0.09	65
	90+ days past due	0	0	48	0	0	44	0	0	44	0	0	45	0	0	46
	Nonaccrual	0	0.06	26	0	0.16	23	0.09	0.14	65	0.62	0.10	91	0	0.22	26
Multifamily	30–89 days past due	0	0.02	41	0	0.03	39	0	0.03	38	0	0.03	36	0	0.04	41
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	46	0	0	49
	Nonaccrual	0	0.06	36	0	0.10	32	0	0.03	37	0	0.04	34	0	0.07	39
Nonfarm non-residential	30–89 days past due	0.19	0.08	83	0.42	0.14	84	0.18	0.13	72	0.31	0.17	75	0.79	0.18	93
	90+ days past due	0.11	0.01	93	0.67	0.02	96	1.14	0.02	97	0	0.02	34	0	0.01	41
	Nonaccrual	1.15	0.49	85	1.80	0.73	87	0.88	0.36	85	0.23	0.52	42	0.01	0.51	11
Owner Occupied	30–89 days past due	0.15	0.03	90	0.09	0.05	70	0.18	0.06	86	0.31	0.08	87	0.79	0.11	97
	90+ days past due	0.11	0	96	0.49	0.01	97	0.96	0.01	98	0	0	38	0	0	43
	Nonaccrual	0.51	0.18	87	0.24	0.27	53	0.12	0.19	43	0.23	0.20	68	0	0.27	8
Other	30–89 days past due	0.03	0.03	77	0.33	0.06	90	0	0.05	39	0	0.07	18	0	0.05	27
	90+ days past due	0	0	45	0.17	0	95	0.19	0.01	95	0	0.01	39	0	0	46
	Nonaccrual	0.64	0.24	82	1.56	0.33	91	0.76	0.14	94	0	0.22	13	0.01	0.18	35
Farmland	30–89 days past due	0	0.06	34	0	0.08	33	0	0.21	28	0	0.09	32	1.11	0.15	91
	90+ days past due	0	0	46	0	0	46	0	0.01	45	0	0	46	0	0	46
	Nonaccrual	0	0.73	25	0	1.19	24	0	1.06	24	0	0.49	27	0	0.54	28
Credit card	30–89 days past due		0.88			1.02			0.87			1.03		0	0.90	13
	90+ days past due		0.12			0.22			0.18			0.26		0	0.21	27
	Nonaccrual		0.01			0.02			0			0.07		0	0	47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	975,736	974,919	1,023,825	449,600	445,582
Retained earnings	296,996	198,273	147,911	83,968	44,627
Accumulated other comprehensive income (AOCI)	64,070	56,225	19,061	-2,930	-1,280
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,336,802	1,229,417	1,190,797	530,638	488,929
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	458,594	419,931	429,062	175,093	177,184
Accumulated other comprehensive income-related adjustments	64,070	56,225	19,061	-2,930	-1,280
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	814,138	753,261	742,674	358,475	313,025
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	814,138	753,261	742,674	358,475	313,025
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	29,447	29,226	29,005	11,702	11,702
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	29,447	29,226	29,005	11,702	11,702
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	29,447	29,226	29,005	11,702	11,702
Tier 1 Capital	843,585	782,487	771,679	370,177	324,727
Tier 2 Capital					
Tier 2 capital instruments and related surplus	197,299		115,548	4,989	4,987
Non-qualifying capital instruments	0		0	0	0
Total capital minority interest not included in tier 1 capital	0		0	0	0
Allowance for loan and lease losses in tier 2 capital	59,520		30,712	19,255	12,808
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	256,819		146,260	24,244	17,795
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0		0	0	0
Tier 2 capital	256,819		146,260	24,244	17,795
Exited advanced approach tier 2 capital					
Total capital	1,100,404		917,939	394,421	342,522
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	9,780,525	8,719,823	8,018,341	3,248,392	2,691,288
Less: Deductions from common equity tier 1 capital	458,594	419,931	429,062	175,093	177,184
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	9,321,931	8,299,892	7,589,279	3,073,299	2,514,104
Total risk-weighted assets	9,489,580		7,005,572	3,037,994	2,593,733
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	8.58	12.27	9	0	10.91
Common equity tier 1 capital, column B	0	0	50	0	50
Tier 1 capital, column A	8.89	12.90	8	0	11.60
Tier 1 capital, column B	0	0	50	0	50
Total capital, column A	11.60	14.97	9	0	13.45
Total capital, column B	0	0	50	0	50
Tier 1 leverage	9.05	9.54	38	9.43	9.65
Supplementary leverage ratio, advanced approaches HCs				47	10.17
				10.39	49
				12.04	10.37
				83	12.92
					10.22
					89

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		0			0			0			0			0				
Total property and casualty assets		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		0			0			0			0			0				
Total property and casualty equity		0			0			0			0			0				
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		0			0			0			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		0			0			0			0			0				
Other insurance activities income		0			0						0			0				
Insurance and reinsurance underwriting income		0			0						0			0				
Premiums		0			0			0			0			0				
Credit related insurance underwriting		0			0						0			0				
Other insurance underwriting		0			0						0			0				
Insurance benefits, losses, expenses		0			0						0			0				
Net assets of insurance underwriting subsidiaries		0			0			0			0			0				
Life insurance assets		83,194			82,855			80,915			22,064			21,475		0.41	314.37	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	25			50			60			66.67			87.50					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	75			50			40			33.33			12.50					
Separate account assets (L/H) / Total life assets	0			0			0			0			0					
Insurance activities revenue / Adjusted operating income	0	0.64	21	0	0.41	22	0	0.37		0	0.46	19	0	0.55	19			
Premium income / Insurance activities revenue	0.13			0.01			0.03			0			0			0		
Credit related premium income / Total premium income	100			100			100			50			50			50		
Other premium income / Total premium income	0			0			0			50			50			50		
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	49	0	0	48	0	0	48	0	0	49			
Insurance net income (P/C) / Equity (P/C)	47.20			19.85			37.86			72.25			67.03					
Insurance net income (L/H) / Equity (L/H)	84.24												1.63					
Insurance benefits, losses, expenses / Insurance premiums	448.52			-40.91			132.57			116.87			27.07					
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.03	11.86	30	9.34	11.01	36	10.10	11.53	38	5.67	13.70	20	6.36	12.11	26			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0	0.05	0	0	0
Cost: Interest-bearing deposits.....	0.42	1.24	2.53	1.85	0.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans			2.35	3.83	
Commercial and industrial loans					
Foreign governments and institutions	0				0
Growth Rates					
Net loans and leases.....	-29.45	5,672.05	-47.91	-27.26	-24.58
Total selected assets.....	-19.66	6.04	-25.04	5.03	-25.34
Deposits	-65.37	-44.89	2.53	-2.42	-4.13

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
<hr/>							
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
30–89 Days Past Due Securitized Assets						1-Year	5-Year
1–4 family residential loans	0	0		0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0		0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets						1-Year	5-Year
1–4 family residential loans	0	0		0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0		0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets						1-Year	5-Year
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	8,440	65,000	56,750	0	0	0	-87.02
Dividends	8,440	65,000	56,750	0	0	0	-87.02
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	26	33	50	20	9	-21.21	1200.00
Dividends	26	33	50	20	9	-21.21	1200.00
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	8,466	65,033	56,800	20	9	-86.98	423200.00
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	17	20	0	0	0	0	-15.00
Total operating income	8,483	65,053	56,800	20	9	-86.96	424050.00
Operating Expenses							
Personnel expenses	668	612	790	853	712	9.15	314.91
Interest expense	11,334	7,210	2,799	308	309	57.20	3579.87
Other expenses	2,149	2,117	7,612	5,081	2,545	1.51	136.41
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	14,151	9,939	11,201	6,242	3,566	42.38	926.92
Income (loss) before taxes	-5,668	55,114	45,599	-6,222	-3,557		
Applicable income taxes (credit)	-2,963	-2,076	-1,941	-713	-730		
Extraordinary items					0		
Income before undistributed income of subsidiaries	-2,705	57,190	47,540	-5,509	-2,827		
Equity in undistributed income of subsidiaries	142,289	16,693	43,199	44,850	17,980	752.39	958.15
Bank subsidiaries	142,289	16,693	43,199	44,850	17,980	752.39	958.15
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	139,584	73,883	90,739	39,341	15,153	88.93	1012.13
Memoranda							
Bank net income	150,729	81,693	99,949	44,850	17,980	84.51	1020.91
Nonbank net income	26	33	50	20	9	-21.21	1200.00
Subsidiary holding companies' net income	0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,496,945	96.92	1,334,837	90.79	1,288,630	96.34	506,550	459,303	12.14	905.82
Common and preferred stock		1,495,292	96.81	1,334,585	90.78	1,288,249	96.31	506,550	459,303	12.04	904.71
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		1,653	0.11	252	0.02	381	0.03	0	0	555.95	
Investment in nonbank subsidiaries		1,022	0.07	1,022	0.07	1,024	0.08	352	352	0.00	998.92
Common and preferred stock		1,018	0.07	1,018	0.07	1,018	0.08	352	352	0.00	994.62
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		4	0	4	0	6	0	0	0	0.00	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		44,457	2.88	129,969	8.84	45,563	3.41	40,474	46,724	-65.79	-54.80
Cash and due from unrelated depository institution		50	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		2,079	0.13	4,382	0.30	2,399	0.18	841	109	-52.56	530.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	99	2,157	-100.00	
Total assets		1,544,553	100.00	1,470,210	100.00	1,337,616	100.00	548,316	508,645	5.06	523.49
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		197,299	12.77	232,534	15.82	115,548	8.64	4,989	4,987	-15.15	3892.29
Other liabilities		1,578	0.10	1,843	0.13	1,238	0.09	383	257	-14.38	249.89
Balance due to subsidiaries and related institutions		30,597	1.98	32,457	2.21	30,033	2.25	12,306	14,472	-5.73	843.19
Total liabilities		229,474	14.86	266,834	18.15	146,819	10.98	17,678	19,716	-14.00	2556.87
Equity Capital		1,315,079	85.14	1,203,376	81.85	1,190,797	89.02	530,638	488,929	9.28	450.04
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		560	0.04	555	0.04	511	0.04	243	241	0.90	268.42
Common surplus		1,142,758	73.99	1,126,437	76.62	1,117,879	83.57	449,427	445,517	1.45	441.15
Retained earnings		275,273	17.82	172,232	11.71	147,911	11.06	83,968	44,627	59.83	839.79
Accumulated other comprehensive income		64,070	4.15	56,225	3.82	19,061	1.42	-2,930	-1,280	13.95	
Other equity capital components		-167,582	-10.85	-152,073	-10.34	-94,565	-7.07	-70	-176		
Total liabilities and equity capital		1,544,553	100.00	1,470,210	100.00	1,337,616	100.00	548,316	508,645	5.06	523.49
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		30,465	1.97	30,244	2.06	30,023	2.24	11,702	11,702	0.73	884.97
Notes payable to subsidiaries that issued TPS		29,447	1.91	29,226	1.99	29,005	2.17	11,350	11,350	0.76	881.57
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct
Profitability															
Net income / Average equity capital	11.01	11.96	35	6.27	9.11	23	7.60	10.58	19	7.73	11.03	14	4.56	7.97	16
Bank net income / Average equity investment in banks	10.66	12.16	31	6.29	9.38	21	9.01	10.85	27	9.32	11.56	27	6.87	9	25
Nonbank net income / Average equity investment in nonbanks	2.55	12.65	52	3.24	9.69	51	5.64	12.07	56	5.68	10.83	54	4.58	5.78	70
Subsidiary HCs net income / Average equity investment in sub HCs	10.34			8.82			15.16			9.40			6.91		
Bank net income / Parent net income	107.98	103.27	76	110.57	104.93	77	110.15	103.77	79	114	104.73	87	118.66	107.02	84
Nonbank net income / Parent net income	0.02	0.79	53	0.04	1.04	55	0.06	1.08	52	0.05	0.99	53	0.06	0.70	58
Subsidiary holding companies' net income / Parent net income		92.15		101.16			92.33			90.39			95.68		
Leverage															
Total liabilities / Equity capital	17.45	11.91	65	22.17	11.62	78	12.33	9.66	62	3.33	9.50	34	4.03	10.80	40
Total debt / Equity capital	15	6.43	77	19.32	5.79	87	9.70	3.93	76	0.94	3.94	56	1.02	3.17	62
Total debt + notes payable to subs that issued TPS / Equity capital	17.24	10.25	69	21.75	9.67	81	12.14	7.99	65	3.08	7.93	36	3.34	8.69	42
Total debt + Loans guaranteed for affiliate / Equity capital	15	6.44	77	19.32	5.79	87	9.70	3.97	75	0.94	3.98	56	1.02	3.23	62
Total debt / Equity capital – excess over fair value	15	6.43	77	19.32	5.79	87	9.70	3.93	76	0.94	3.94	56	1.02	3.18	62
Long-term debt / Equity capital	15	6.32	77	19.32	5.67	87	9.70	3.86	76	0.94	3.76	59	1.02	2.87	65
Short-term debt / Equity capital	0	0	48	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	45
Current portion of long-term debt / Equity capital	0	0	45	0	0	47	0	0	47	0	0	46	0	0	48
Excess cost over fair value / Equity capital	0	0.01	45	0	0	45	0	0	46	0	0	46	0	0.03	44
Long-term debt / Consolidated long-term debt	20.18	29.28	49	22.35	20.97	60	15.44	14.37	61	25.31	15.49	68	25.12	13.33	76
Double Leverage															
Equity investment in subs / Equity capital	113.78	105.13	78	110.99	104.49	75	108.27	104.21	68	95.53	104.10	15	94.01	105.10	11
Total investment in subs / Equity capital	113.91	105.41	77	111.01	104.82	73	108.30	104.48	68	95.53	104.38	14	94.01	105.25	11
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.30	0.43	81	1.79	0.49	85	1.09	0.44	76	-0.60	0.36	14	-1.93	0.56	5
Equity investment in subs – equity cap / Net income-div (X)	1.76	1.19	72	3.32	1.45	88	1.54	1.47	67		1.18			2.05	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	22.55	150.01	11	151.72	121.76	74	152.57	153.39	64	11.87	113.37	5	20.70	112.90	6
Cash from ops + noncash items + op expense / Op expense + dividend	19.67	167.98	7	147.54	138.81	67	140.38	152.31	57	-32.43	123.74	2	90.61	117.27	28
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	0.25	113.54	9	271.50	140.42	88	111.11	105.99	60	-32.97	108.88	5	-1,207.30	112.96	1
Pretax operating income + interest expense / Interest expense	49.99	2,918.78	20	864.41	2,318.94	53	1,729.12	17,211.14	60	-1,920.13	1,631.73	7	-1,051.13	4,139.47	3
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	53.16	2,104.65	19	757.29	1,435.81	45	1,120.57	2,481.22	53	-539.47	1,015.91	3	-494.82	1,384.65	2
Dividends + interest from subsidiaries / Interest expense + dividends	17.68	185.27	13	157.59	137	69	191.92	196.13	67	6.49	140.89	10	2.56	150.32	10
Fees + other income from subsidiaries / Salary + other expenses	0	5.56	37	0	4.45	39	0	3.91	38	0	3.76	37	0	4.91	36
Net income / Current part of long-term debt + preferred dividends (X)		541.74			52.16			71.69			106.04		352.40	163.78	82
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.01	2.37	64	9.01	2.19	87	3.46	1.59	75	7.47	1.59	89	8.07	1.09	92
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			8.16			0.70			0	
Total		0			0			8.16			0.70			0	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.09	31	0	0.09	31	0	0.13	29	0	0.14	27	0	0.10	33
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 3	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		67.32			59.55	79.13	33	56.37	65.39	44		87.25			82.38
Dividends declared / Net income	26.18	22.04	53	46.10	29.39	73	29.53	25.65	52	0	24.10	9	0.28	27.61	22
Net income – dividends / Average equity.....	8.13	9.19	33	3.38	6.36	19	5.36	7.61	21	7.73	8.12	46	4.54	5.72	33
Percent of Dividends Paid															
Dividends from bank subsidiaries	23.10	166.48	15	190.86	130.75	77	211.79	160.93	72		131.90		0	138.85	6
Dividends from nonbank subsidiaries	0.07	2.62	58	0.10	3.01	58	0.19	2.59	63		2.83		20.93	1.23	94
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	48		0		0	0	48
Dividends from all subsidiaries	23.17	201.01	10	190.95	158.62	72	211.97	209.89	68		144.51		20.93	160.94	10
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	5.60	40.82	19	79.57	43.52	84	56.78	45.88	60	0	33.37	10	0	41.10	10
Interest income from bank subsidiaries.....	0	0.01	35	0	0.05	33	0	0.09	32	0	0.11	29	0	0.03	35
Management and service fees from bank subsidiaries	0	0.47	43	0	0.57	43	0	0.47	43	0	0.32	43	0	0.79	43
Other income from bank subsidiaries.....	0	0	45	0	0	46	0	0	46	0	0.01	44	0	0.02	44
Operating income from bank subsidiaries	5.60	43.51	17	79.57	51.02	82	56.78	48.40	58	0	35.67	5	0	45.01	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	68.07	72	100	99.52	52	100	76.61	69	100	80.47	70	100	64.43	66
Interest income from nonbank subsidiaries.....	0	0.04	46	0	0.07	45	0	0.91	44	0	0.31	46	0	0.04	47
Management and service fees from nonbank subsidiaries	0	0.15	47	0	0.02	47	0	0.02	47	0	0.17	46	0	0.11	46
Other income from nonbank subsidiaries.....	0	0.03	45	0	0.11	47	0	0.01	47	0	0.06	46	0	0	48
Operating income from nonbank subsidiaries	100	73.08	68	100	105.70	50	100	83.73	65	100	96.62	66	100	69.80	64
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		42.28			29.39			65.48			43.51			9.20	
Interest income from subsidiary holding companies		0			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0.15			0	
Operating income from subsidiary holding companies.....		42.28			29.39			65.48			43.66			9.26	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.49	76.48	62	99.92	76.69	79	99.91	77.61	81	0	72.95	9	0	74.86	9
Interest income from bank subsidiaries.....	0	0.06	35	0	0.11	33	0	0.23	32	0	0.55	29	0	0.47	35
Management and service fees from bank subsidiaries	0	1.26	43	0	0.96	43	0	0.75	43	0	0.59	43	0	1.30	42
Other income from bank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44	0	0.05	44
Operating income from bank subsidiaries	99.49	84.17	49	99.92	84.80	65	99.91	94.06	66	0	89.39	4	0	93.95	4
Dividends from nonbank subsidiaries	0.31	1.35	72	0.05	1.76	58	0.09	1.13	63	100	2.65	98	100	0.93	98
Interest income from nonbank subsidiaries.....	0	0	46	0	0	46	0	0	45	0	0	46	0	0	47
Management and service fees from nonbank subsidiaries	0	0	48	0	0	48	0	0	48	0	0	47	0	0	48
Other income from nonbank subsidiaries.....	0	0	46	0	0	47	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0.31	1.71	66	0.05	2.06	51	0.09	1.56	57	100	3.33	97	100	1.26	98
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		287.26			400.31			1,178.56			854.19			1,539.64	
Loans and advances from subsidiaries / Total debt	15.44	32.71	40	13.01	59.71	36	25.98	70.71	45	234.56	81.26	85	234.65	119.19	82